

# **SYSTEM AND METHOD FOR UP FRONT BILLING OF INTEREST COSTS TO LAW FIRM CLIENTS**

## **Abstract**

A computerized method and system for the payment of out-of-pocket fees such as patent and trademark fees is disclosed. The patent or trademark fee for a client of a firm is charged against an account maintained by an organization separate from the firm. A charge issued at a workstation at the firm is delivered to a patent or patent and trademark agency, or a foreign associate firm, where it is cashed against an account maintained by the separate organization. The firm bills the client for the fee, along with a service charge, while the separate organization bills the firm for the fee and the service charge. Payment from the client to the firm for the fee and service charge is then sent to the separate organization to cover the firm's bill from the separate organization. A law firm maintains its own account and uses a second account funded with a loan to pay the out-of-pocket costs. According to various example embodiments of the inventive subject matter disclosed herein, without limitation, method and apparatus are provided to monitor or make payments for a plurality of out-of-pocket costs for one or more clients of a law firm, to generate a separate charge in relation to each respective out-of-pocket cost wherein each charge is based substantially on the cost of financing a loan or other service to cover payment of the out-of-pocket costs. In another example embodiment, the respective charges are determined substantially at the same time the firm arranges to pay the out-of-pocket cost.